

SENATE BILL 618

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1999 Regular Session
9r2109
CF 9r1102

By: **Senator Bromwell**

Introduced and read first time: February 5, 1999

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Access to the 911 Emergency Telephone System**

3 FOR the purpose of prohibiting certain insurers, nonprofit health service plans, and
4 health maintenance organizations from establishing or promoting a certain
5 emergency system in competition with or substitution of the 911 emergency
6 telephone system; prohibiting certain insurers, nonprofit health service plans,
7 and health maintenance organizations from using false or misleading language
8 in certain materials provided to insureds and enrollees to discourage or prohibit
9 access to the 911 system; and generally relating to access to the 911 emergency
10 telephone system by insureds and enrollees.

11 BY adding to

12 Article - Insurance

13 Section 15-126

14 Annotated Code of Maryland

15 (1997 Volume and 1998 Supplement)

16 BY adding to

17 Article - Health - General

18 Section 19-706(ff)

19 Annotated Code of Maryland

20 (1996 Replacement Volume and 1998 Supplement)

21 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
22 MARYLAND, That the Laws of Maryland read as follows:

23 **Article - Insurance**

24 15-126.

25 (A) THIS SECTION APPLIES TO:

26 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE
27 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER
28 HEALTH INSURANCE POLICIES THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

1 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL,
2 MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS
3 THAT ARE ISSUED OR DELIVERED IN THE STATE.

4 (B) AN ENTITY SUBJECT TO THIS SECTION MAY NOT IN ANY WAY PENALIZE OR
5 DISCRIMINATE AGAINST AN INSURED OR ENROLLEE FOR ACCESSING THE 911
6 SYSTEM TO OBTAIN EMERGENCY AMBULANCE SERVICES.

7 (C) AN ENTITY SUBJECT TO THIS SECTION MAY NOT USE FALSE OR
8 MISLEADING LANGUAGE IN ITS ENROLLMENT SALES MATERIALS OR IN ANY OTHER
9 MATERIALS PROVIDED TO INSUREDS OR ENROLLEES TO DISCOURAGE OR PROHIBIT
10 INSUREDS OR ENROLLEES FROM ACCESSING THE 911 SYSTEM FOR EMERGENCY
11 AMBULANCE SERVICES.

12 **Article - Health - General**

13 19-706.

14 (F) THE PROVISIONS OF § 15-126 OF THE INSURANCE ARTICLE APPLY TO
15 HEALTH MAINTENANCE ORGANIZATIONS.

16 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
17 October 1, 1999.